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Finding The Perfect Car For You

By Kevin Schappell

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Your car may be the second largest purchase you make in your lifetime. You must take your time and not let it become an impulse decision. Before you go out browsing dealer lots consider the following:

How will I use my new car, truck or sport utility vehicle? A mini-van will fit fine in a large family but might be out of place in a singles life. Do you go off-road a lot but still like to carry more than 2 passengers, go for the SUV. Trucks have come along way with most comforts available in today's truck rivaling luxury cars. But do you really need that to carry construction equipment to the job site? If you do not go off-road, do not buy a 4 wheel drive truck. The extra weight will only decrease gas mileage and increase maintenance costs. Afraid of the snow? Look to the variety of AWD vehicles on the market which provide excellent traction in the snow and also more economical operation. Take a serious look at your life and find the vehicle that most compliments your lifestyle.

Color choices. This is a personal preference but rational can come into play. In warmer climates, a lighter colored car will stay cooler. Certain cars are easier to keep clean. White and black are the worst while tan, silver, and brown hide dirt quite well.

Interior options. Do you need the heated seats? Well that depends on where you live and how much winter driving you do. Leather seats can be unbearable in the summer months and generally harder to maintain. Do you listen to music often? The premium sound system might be a great idea if you do, however if you only listen to talk radio then the standard system will be more than enough.

Insurance rates. Take into consideration the insurance rates before you start you car buying quest. A Honda may be significantly cheaper to insure than the Ferrari that caught your eye last week. Talk with your insurance agent to find out about how cars are classified. Sports cars generally raise premiums while family cars tend to lower them.

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Who will service the vehicle? Having a dealership close by can be a blessing. If there are no dealerships nearby, buy a domestic car which most mechanics can work on. It is also important to examine the warranty offered before making a decision.

I hope the few comments and suggestions above have given you some things to think about. Never rush into a new or used car purchase. Always take some time to think it over. If it helps, get out a piece of paper and write down the pros and cons of all the vehicle you are considering. Writing down this information is often all you need to get you thinking practically and on your way to making a good selection.

Good luck,

Kevin Schappell maintains

where he gives advice on car maintenance,

buying, selling, insurance, and financing. A mechanical engineer and car guy, Kevin has decided to spend his online time helping others learn about automobiles.

Car Loan Refinance Tips And Techniques

By Sarah Williams

One of the best kept secrets around for saving money is car loan refinance. However, most people never thought of car loan refinance as an effective way to earn extra cash. So how does a car loan refinance program exactly work? The idea is pretty simple. When you get a car loan refinance program, you pay off your current car loan with another car loan from a different lender that has a lower APR. So basically, a car loan refinance is the same as a home refinance.

Car loan refinance is good for you since refinancing auto loans can lessen your monthly car loan payments. Also, your interest rate drops, allowing you to pay off the balance of your car loan much faster.

The benefits of refinancing are proven when a record number of homeowners refinanced in 2001 and 2002. Today, many car owners are beginning to realize how you can save thousands through car loan refinance, too.

Car loan refinance has become a popular trend especially with today's dropping interest rates. It's like stumbling upon a bankroll you didn't know you had or finding cash in your clothes while doing laundry. With car loan refinance, you pay lesser monthly payments, allowing you to pay off your loan balance faster. Imagine how much you can save on interest alone if you could pay off your loan in say 12 years instead of 15. You can use the extra money you save to pay off credit card debt, or accelerate your car loan payoff.

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Car Loan Refinance can benefit even those with bad credit.

It's true that car buyers with bad credit can obtain car loan refinance as a way for them to lower their APRs. But because some dealers dupe them into thinking that they have no choice but to stick with 21–25% APR, they don't even think of trying.

Let's say for instance that you borrowed \$16,500 for 60 months on your new Honda Accord and let's assume that you have a less than perfect credit rating or have had no previous credit. Your dealer got you approved at 21% APR for a 60 month car loan. So you start paying off your car loan for a few months but then you decide to get a car loan refinance with another lender at 6% APR.

Your current monthly payment at 21% APR would be around \$446 while your payment for the new car loan refinance at 6% APR would be about \$319. The total interest on your current car loan would be around \$10,283 at 21% APR but you can save about \$7,643 of that if you get a car loan refinance with a total interest charge of only \$2,639.

See how powerful car loan refinance can be for you?

Learn how to eliminate speeding tickets @

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